Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 1 of 43

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for nple, your driver's use or passport).	Adrian First name D Middle name	First name Middle name
	iden	g your picture tification to your ting with the trustee.	Swiezak Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	youi num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-9677	

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 2 of 43

Case number (if known)

Debtor 1 Adrian D Swiezak

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	5211 N. Oakview Street	If Debtor 2 lives at a different address:
		Chicago, IL 60656 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filling this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 3 of 43

Case number (if known) Debtor 1 Adrian D Swiezak

Par	Tell the Court About	Your E	Bankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ C	hapter 7					
			hapter 11					
			hapter 12					
			hapter 13					
8.	How you will pay the fee		about how yo	u may pay. Typio attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with		
				pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individ</i> Fee in Installments (Official Form 103A).				
			I request tha	t my fee be wai	ved (You may request this option	n only if you are filing for Chapter 7. By law, a judge may,		
			but is not requapplies to you	uired to, waive your or family size and	our fee, and may do so only if yo I you are unable to pay the fee ir	ur income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out		
						cial Form 103B) and file it with your petition.		
9.	Have you filed for bankruptcy within the	■ N						
	last 8 years?	□ Ye						
			District			Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ N	0					
	cases pending or being filed by a spouse who is	□ Ye						
	not filing this case with you, or by a business partner, or by an affiliate?		50.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ N	o. Go to li	ne 12.				
		□ Ye	es. Has yo	ur landlord obtai	ned an eviction judgment agains	t you and do you want to stay in your residence?		
				No. Go to line 12	2.			
				Yes. Fill out <i>Initi</i> bankruptcy petit		Judgment Against You (Form 101A) and file it with this		

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

Document Page 4 of 43 Case number (if known) Debtor 1 Adrian D Swiezak Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety?

Number, Street, City, State & Zip Code

If immediate attention is

Where is the property?

needed, why is it needed?

Or do you own any

property that needs

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 5 of 43

Debtor 1 Adrian D Swiezak

Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 6 of 43

Case number (if known) Debtor 1 Adrian D Swiezak Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Adrian D Swiezak Signature of Debtor 2 Adrian D Swiezak Signature of Debtor 1 Executed on Executed on September 2, 2016 MM / DD / YYYY MM / DD / YYYY

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

Debtor 1 Adrian D Swiezak

Document Page 7 of 43

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Adil S. Mohammed	Date	September 2, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Adil S. Mohammed		
Printed name		
ASM Law P.C		
Firm name		
11 Douglas Avenue		
Suite 203		
Elgin, IL 60120		
Number, Street, City, State & ZIP Code		
Contact phone 847-231-3999	Email address	OFFICE@ASMLAWPC.COM
6281996		
Bar number & State		

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

	Docum			
mation to identify your	case:			
Adrian D Swiezal	(
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
				if this is ar led filing
	Adrian D Swiezak First Name	Adrian D Swiezak First Name Middle Name First Name Middle Name	Adrian D Swiezak First Name Middle Name Last Name First Name Middle Name Last Name	Adrian D Swiezak First Name Middle Name Last Name First Name Middle Name Last Name ankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,819.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	6,819.00
Pa	rt 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	3,800.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	10,076.00
	Your total liabilities	\$	13,876.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,396.44
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,809.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 09/02/16 12:55:40 Case 16-28343 Doc 1 Filed 09/02/16 Desc Main Document

Page 9 of 43
Case number (if known) Debtor 1 Adrian D Swiezak

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	3,755.00
		1	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

Difficial Form 106A/B Schedule A/B: Property 12/1 12	0430 10 20040 100	Document Page 10 of 43	./10 12:00:40	iviaii i
Petitor 2 First Name Middle Name Last Name	Fill in this information to identify your cas	e and this filing:		
Check if this is amended filing				
inited States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Check if this is amended filing		Middle Name Last Name		
Check if this is amended filing		Middle Name Last Name		
Check if this is amended filing	Inited States Bankruptcy Court for the: NO	ORTHERN DISTRICT OF ILLINOIS		
Difficial Form 106A/B Schedule A/B: Property ach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where yenk if it fits best. Be as complete and accurate as possible. If two married people are filing tigether, both are equally responsible for supplying correct was every question. The property of the property of the property of the property of the property? No. Go to Part 2. Yes. Where is the property? No. Go to Part 2. Yes. Where is the property? No. Gor or Part 2. Yes. The property or Part 2. Yes. Cars, vans, trucks, tractors, sport utility vehicles, and add or property? No. Gor or Part 2. Yes. Cars, vans, trucks, tractors, sport utility vehicles, and another carried the property? No. Gor or Part 2. Yes. Cars, vans, trucks, tractors, port utility vehicles, and another carried the property? No. Gordon's Where in the property? No. Gordon's Whe				
Official Form 106A/B Schedule A/B: Property asch category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where your common in it it is beat. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct promation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). were very quasitation. Poyou own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? No. Go to Part 2. Yes. Where is the property? No you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that mone else drives, if you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes Almake: Lebear Model: Mad dog Year: 2015 Approximate mileage: 920 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 and Debtor 2 only Debtor 5 and Debtor	Case number			Check if this is an
Contecture A/B: Property acach category, separately list and describe from List an asset only once. If an asset fits in more than one category, list the asset in the category where y control in the category where your question. It it is best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), swer every question. In the property of				amended illing
Chedule A/B: Property aceh category, spararely list and describe larems. List an asset only once. If an asset fits in more than one category, list the asset in the category where y are registered or not? Include any vehicles you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? No. Go to Part 2. Yes. Yes. Yes and	N			
each category, separately list and describe items. List an asset only once. If an asset filts in more than one category, list the asset in the category where y ink if its beats. Be as complete and accurate as possible. If two married people are filling together, both are equally both are causely reproduced fromation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Swer every question. The complete of the comp				
ink it it is best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), issuer every question. If it is best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct formation. The top of any additional pages, write your name and case number (if known), issuer every question. If it is best. Be as complete and accurate a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), issuer every question. If it is best. Be as complete and accurate a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), issuer every question. If it is best. Be as complete and case number (if known), issuer every question. If it is best. Be as complete and case number (if known), and any additional pages, write your name and case number (if known), issuer every question. If it is best. Be as complete and case number (if known), and any security of the number of the debtor and Unexpired Leases. If it is best. Be as complete and the page and	schedule A/B: Proper	rty		12/15
Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ■ No. Go to Part 2: □ Yes. Where is the property? □ Location: Staff No. Go to Part 2: □ Yes. Where is the property? □ Location: Staff No. Go to Part 2: □ Yes. Where is the property? □ Location: Staff No. Oak View Browning and other recreational vehicles, whether they are registered or not? Include any vehicles you own that one one else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No ■ Yes 3.1 Make: Loebear Model: Mad dog □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ At least one of the debtors and another □ Check if this is community property (see instructions) 3.2 Make: Mazda Model: RX-8 □ Debtor 1 only □ Debtor 1 only □ Check if this is community property (see instructions) □ Do not deduct secured claims or exemptions. Put the amount of any secured claims or schedule for entire property? □ Check if this is community property (see instructions) □ Do not deduct secured claims or exemptions. Put the entire property? □ Current value of the entire property? □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Debtor 2 only □ Debtor 1 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 1 only □ Debtor 2 only □ Debtor 2 only □ Debtor 2 only □ Debtor 3 only □	ink it fits best. Be as complete and accurate a formation. If more space is needed, attach a senswer every question.	s possible. If two married people are filing together, both eparate sheet to this form. On the top of any additional pa	are equally responsible for supplyi	ing correct
No. Go to Part 2. □ Yes. Where is the property? ■ 12.2 Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that omeone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No ■ Yes 3.1 Make: Icebear	art 1: Describe Each Residence, Building, La	nd, or Other Real Estate You Own or Have an Interest In		
□ Yes. Where is the property? □ 22 Describe Your Vehicles □ you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that omeone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No □ Yes 3.1 Make:	Do you own or have any legal or equitable int	erest in any residence, building, land, or similar property?	?	
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that meone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes 3.1 Make: Cebear	No. Go to Part 2.			
o you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that omeone else drives. If you lease a vehicle, also report it on <i>Schedule G: Executory Contracts and Unexpired Leases</i> . Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes 1. Make: Icebear	☐ Yes. Where is the property?			
o you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that omeone else drives. If you lease a vehicle, also report it on <i>Schedule G: Executory Contracts and Unexpired Leases</i> . Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes 1. Make: Icebear				
Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes 3.1 Make: Icebear	Part 2: Describe Your Vehicles			
Model: Mad dog Year: 2015 Approximate mileage: 920 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: RX-8 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Mage: Current value of the entire property? Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Current value of the entire property? Street, Chicago IL 60656 Mage: Current value of the entire property? Street, Chicago IL 60656 Mage: Current valu				
Model: Mad dog Year: 2015 Approximate mileage: 920 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 3.2 Make: Mazda Model: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Who has an interest in the property? Check one Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Who has an interest in the property? Check one Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Current value of the entire property? Current value of the entire property? Current value of the entire property? Street, Chicago IL 60656 Who has an interest in the property? Check one Debtor 1 only Creditors Who Have Claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Secured by Propert. Current value of the entire property? Current value of the entire property? Street, Chicago IL 60656 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories	3.1 Make: Icebear	Who has an interest in the property? Check one		
Approximate mileage: 920 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Check if this is community property (see instructions) Who has an interest in the property? Check one Model: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Who has an interest in the property? Check one Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule II Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the entire property? Current value of the entire property? Secured by Property Current value of the entire property? Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656 Current value of the entire property? Street, Chicago IL 60656	Mad dog	Debtor 1 only		
Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Check if this is community property (see instructions) Who has an interest in the property? Check one Model: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule IC Creditors Who Have Claims Secured by Property Current value of the entire property? Street, Chicago IL 60656 Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories			Current value of the Cu	rrent value of the
Location: 5211 N. Oakview Street, Chicago IL 60656 Check if this is community property (see instructions) S1,700.00 \$1,700.00			entire property? por	rtion you own?
Street, Chicago IL 60656 Check if this is community property (see instructions) Make: Mazda Model: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Who has an interest in the property? Check one Do not deduct secured claims or exemptions. Puthe amount of any secured claims on Schedule II. Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the entire property? At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories		☐ At least one of the debtors and another		
Model: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Check if this is community property (see instructions) Model: RX-8 Debtor 1 only Debtor 2 only Debtor 2 only Current value of the entire property? Entire property Current value of the entire property? Portion you own? Current value of the entire property? Street, Chicago IL 60656 Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories	l l		\$1,700.00	\$1,700.00
Model: RX-8 Year: 2004 Approximate mileage: 85000 Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 2 only Debtor 3 only Debtor 4 nad Debtor 2 only At least one of the debtors and another Current value of the entire property? Portion you own? Current value of the entire property? Street, Chicago IL 60656 Say,000.00 Say,000.00 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories	3.2 Make: Mazda	Who has an interest in the property? Check one		
Approximate mileage: 85000 Other information: Debtor 1 and Debtor 2 only entire property? At least one of the debtors and another Check if this is community property (see instructions) Carrent value of the entire property? portion you own? Street, Chicago IL 60656 Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories	Model: RX-8	Debtor 1 only		
Other information: Location: 5211 N. Oakview Street, Chicago IL 60656 Check if this is community property (see instructions) Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories		-		
Location: 5211 N. Oakview Street, Chicago IL 60656 Check if this is community property (see instructions) Street, Chicago IL 60656 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories			entire property? por	rtion you own?
Street, Chicago IL 60656		☐ At least one of the debtors and another		
			\$3,000.00	\$3,000.00
	Watercraft, aircraft, motor homes, ATVs	and other recreational vehicles, other vehicles, ar	nd accessories	
■ No	_			

☐ Yes

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 11 of 43 Case number (if known) Debtor 1 Adrian D Swiezak 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$4,700.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... **Furnishings** \$300.00 Location: 5211 N. Oakview Street, Chicago IL 60656 7 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$500.00 computer, tv, 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$200.00 clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

Case 16-28343 Filed 09/02/16 Entered 09/02/16 12:55:40 Document Page 12 of 43 Case number (if known) Debtor 1 Adrian D Swiezak 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000,00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes..... Cash \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Chase ending in 6821 \$519.00 17.1. checking **Chase Bank** \$500.00 Checking 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and ioint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

Doc 1

No

Desc Main

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 13 of 43 Debtor 1 Case number (if known) Adrian D Swiezak Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim.......

Debt	Case 16-28343	B Doc 1	Filed 09/02/16 Document	Entered 09 Page 14 of	9/02/16 12:55:40 43 Case number (if known)	Desc Main
Debt	Aurian D Swiezak				Case Humber (II known)	
	ny financial assets you did n No Yes. Give specific information	-				
	Add the dollar value of all of for Part 4. Write that number					\$1,119.00
Part 5	Describe Any Business-Relat	ed Property You	Own or Have an Interest I	n. List any real esta	ite in Part 1.	
37. D o	o you own or have any legal or ed	quitable interest	in any business-related p	roperty?		
	No. Go to Part 6.	•				
	Yes. Go to line 38.					
Part 6	Describe Any Farm- and Com If you own or have an interest in			n or Have an Interes	et In.	
46. D	o you own or have any legal	or equitable in	terest in any farm- or o	commercial fishin	g-related property?	
ı	No. Go to Part 7.					
[Yes. Go to line 47.					
Part 7	Describe All Property Yo	ou Own or Have a	ın Interest in That You Did	Not List Above		
	o you have other property of Examples: Season tickets, cour					
	No	nay oldo mombo	770111p			
	Yes. Give specific information					
	•				r	
54.	Add the dollar value of all of	your entries fr	om Part 7. Write that n	umber here		\$0.00
					l	
Part 8	List the Totals of Each Pa	rt of this Form				
55	Part 1: Total real estate, line	2				00.00
	Part 2: Total vehicles, line 5	2		\$4,700.00		\$0.00
	Part 3: Total personal and ho	ousehold items	line 15	\$1,000.00		
	Part 4: Total financial assets			\$1,119.00		
	Part 5: Total business-relate	•	 e 45	\$0.00		
	Part 6: Total farm- and fishin			\$0.00		
	Part 7: Total other property r			\$0.00		
62.	Total personal property. Add	lines 56 throug	h 61	\$6,819.00	Copy personal property to	otal \$6,819.00
63.	Total of all property on Sche	dule A/B. Add I	ine 55 + line 62			\$6,819.00
					L	

Official Form 106A/B Schedule A/B: Property page 5

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

		8 0 0 0 111 10	1 000 2 20 01 10	
Fill in this infor	mation to identify your	case:		
Debtor 1	Adrian D Swiezal	k		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify th	e Property \	You Claim as	s Exempt
---------	-------------	--------------	--------------	----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.		
2015 Icebear Mad dog 920 miles Location: 5211 N. Oakview Street,	\$1,700.00		\$1,700.00	735 ILCS 5/12-1001(c)	
Chicago IL 60656 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
Furnishings Location: 5211 N. Oakview Street,	\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
Chicago IL 60656 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
computer, tv, Line from Schedule A/B: 7.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line Holli Golledale A/D. 1.1			100% of fair market value, up to any applicable statutory limit		
clothing	\$200.00		\$200.00	735 ILCS 5/12-1001(a)	
Line Holli Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit		
Cash Line from Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
Line Hori Scredule A/D. 19.1			100% of fair market value, up to any applicable statutory limit		

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 16 of 43

Case number (if known)

		,		
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Check only one box for each exemption.		
checking: Chase ending in 6821 Line from <i>Schedule A/B</i> : 17.1	\$519.00	\$519.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)	
Checking: Chase Bank Line from Schedule A/B: 17.2	\$500.00	\$500.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 17.2		100% of fair market value, up to any applicable statutory limit		
Are you claiming a homestead exempti (Subject to adjustment on 4/01/19 and eve ■ No □ Yes. Did you acquire the property co	ery 3 years after that for ca	any applicable statutory limit 5?	,	
□ No	vered by the exemption w	unii 1,210 dayo bololo you moa uno oaso	•	
□ Ves				

Ca	ase 16-28343	Doc 1	Filed 09/02/16 Document	Entered Page 17	09/02/16 12: of 43	55:40 Desc M	1ain
Fill in this inform	nation to identify you	ır case:					
Debtor 1	Adrian D Swiez	ak					
	First Name	Mi	ddle Name	Last Name		-	
Debtor 2 (Spouse if, filing)	First Name	Mi	iddle Name	Last Name		-	
United States Ba	inkruptcy Court for the	: NORTI	HERN DISTRICT OF ILL	INOIS		-	
Case number _ (if known)						_	if this is an led filing
Official Forn Schedule		s Who	Have Claims	Secured	by Propert	У	12/15
	e Additional Page, fill it		ed people are filing togeth the entries, and attach it				
1. Do any creditors	have claims secured b	y your prope	erty?				
□ No. Check	k this box and submit t	his form to	the court with your other	schedules. You	u have nothing else	to report on this form.	
Yes. Fill in	n all of the information	below.					
	II Secured Claims						
		mara than an	ne secured claim, list the cre	ditor congretely	Column A	Column B	Column C
for each claim. If m	nore than one creditor has	s a particular	claim, list the other creditors cording to the creditor's name	s in Part 2. As	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Vantage \	Nest Credit				¢2 000 00	¢2,000,00	¢000.00
Union			the property that secures		\$3,800.00	\$3,000.00	\$800.00
Creditor's Nam		Location Chicago As of the	azda RX-8 85000 mile n: 5211 N. Oakview \$ o IL 60656 date you file, the claim is:	Street,			
Tucson,		apply. Conting	nent				
Number, Street	t, City, State & Zip Code	☐ Unliqui	•				
Who owes the de	ebt? Check one.	☐ Dispute Nature of	ed lien. Check all that apply.				
Debtor 1 only		☐ An agre	eement you made (such as	mortgage or secu	red		
Debtor 2 only		car loa	an)				
Debtor 1 and De	ebtor 2 only	☐ Statuto	ry lien (such as tax lien, me	chanic's lien)			
☐ At least one of t	he debtors and another	☐ Judgme	ent lien from a lawsuit				
☐ Check if this c	laim relates to a	Other (including a right to offset)	Common La	ıw Lien		

\$3,800.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$3,800.00 Write that number here:

Last 4 digits of account number

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

2511

community debt

Date debt was incurred 01/2012

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

			Doci	ument	Page 18	3 of 43	•	
Fill in t	this informa	tion to identify your o	ase:					
Debtor	1	Adrian D Swiezak						
		First Name	Middle Name		Last Name			
Debtor								
(Spouse i	if, filing)	First Name	Middle Name		Last Name			
United	States Bank	ruptcy Court for the:	NORTHERN DIST	RICT OF IL	LINOIS			
Cooon	mhor							
Case n (if known)							П	Check if this is an
							_ a	mended filing
							-	
	al Form							_
<u>Sche</u>	dule E/F	: Creditors W	ho Have Uns	secured	l Claims			12/15
Schedul Schedul left. Atta name an	e G: Executor e D: Creditors och the Contin d case numb	ry Contracts and Unexpi s Who Have Claims Secu luation Page to this page er (if known).	red Leases (Official F ired by Property. If m e. If you have no info	orm 106G). ore space is	Do not include needed, copy t	ontracts on Schedule A/B: I any creditors with partially s he Part you need, fill it out, lo not file that Part. On the t	secured claims number the en	that are listed in the boxes on the
Part 1:		of Your PRIORITY Un						
	•	have priority unsecured	I claims against you?	•				
	No. Go to Part	2.						
	Yes.							
Part 2:	List All C	of Your NONPRIORIT	Y Unsecured Claim	ıs				
3. Do	any creditors	have nonpriority unsec	ured claims against y	ou?				
	No. You have	nothing to report in this pa	art. Submit this form to	the court with	n your other sche	edules.		
	Yes.							
uns	ecured claim, l n one creditor l	list the creditor separately	for each claim. For ea	ch claim liste	d, identify what t	holds each claim. If a credit ype of claim it is. Do not list cl three nonpriority unsecured c	aims already ind	cluded in Part 1. If more
								Total claim
4.1	Capital O	ne	Last 4	digits of ac	count number	5452		\$4,941.00
	Nonpriority C	reditor's Name				0 105/45 1 11	A	
	Po Box 30	0285	When	was the deb	at incurred?	Opened 05/15 Last / 7/20/16	Active	
	Salt Lake	City, UT 84130		was the dea	n mourrou.	1/20/10		=
		et City State ZIp Code	As of	the date you	file, the claim i	s: Check all that apply		
	Who incurre	d the debt? Check one.						
	■ Debtor 1	only	□с₀	ntingent				
	Debtor 2	only	☐ Un	liquidated				
	Debtor 1	and Debtor 2 only	☐ Dis	•				
	☐ At least o	ne of the debtors and ano	1161		RITY unsecured	I claim:		
		this claim is for a comn	iunity	ident loans				
	debt	subject to offset?		ligations arisi as priority cla		ration agreement or divorce th	nat you did not	
	■ No			. ,		g plans, and other similar deb	ts	
	■ No			•	Credit Card	,		
	res ∟		■ Oth	ner Specify	Cicuit Card	l		

	Case 16-28343	Doc 1		Entered 09/02/16 12:55:40	Desc Mair
Debtor 1	Adrian D Swiezak		Document	Page 19 of 43 Case number (if know)	

4.2	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	1600	\$1,408.00
	Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 04/14 Last Active 7/20/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.3	Chase Card Services	Last 4 digits of account number	0637	\$2,008.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 06/14 Last Active 7/20/16	
	Wilmington, DE 19850 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	
4.4	Merchants Credit Nonpriority Creditor's Name	Last 4 digits of account number	0202	\$1,719.00
	223 W Jackson Blvd Ste 700	When was the debt incurred?	Opened 06/16	
	Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Orthopaedi	Attorney Northwest cs Associa	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 20 of 43

Debtor 1 Adrian D Swiezak

Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
			٠,	Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.		6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 10,076.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 10,076.00

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

		Bodanie	110 1 000 2 2 01 10	
Fill in this infor	mation to identify your	case:		
Debtor 1	Adrian D Swiezal	ζ.		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

I	Person or	company with	h whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	ramo				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Oldic	ZII OOGC	
2.3					_
	Name				
	Number	Street			_
	Number	Olieet			
	City		State	ZIP Code	_
0.4	City		State	ZIP Code	
2.4					_
	Name				
		<u> </u>			_
	Number	Street			
					_
	City		State	ZIP Code	
2.5					
	Name				-
					_
	Number	Street			
	City		State	ZIP Code	
		· ·			

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 22 of 43

		Docume	iii Paut 22 t	JI 43	
Fill in this	information to identify your				
Debtor 1	Adrian D Swiezak	(
5 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)					Check if this is an amended filing
	Form 106H	ebtors			12/15
<u>scnea</u>	ule n: Your Coa	eptors			12/15
Arizona No. Yes 3. In Coluin line Form	nin the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spoumn 1, list all of your codebt 2 again as a codebtor only i 106D), Schedule E/F (Official	Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	erto Rico, Texas, Wash e with you at the time? spouse as a codebtor tor or cosigner. Make	ington, and Wisconsin.) if your spouse is filin sure you have listed th	
out Co	olumn 2.				
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt
	,,,, ,,, ,,			Officer all seriedare	оз тат аррту.
3.1	Name			Schedule D, lin	
	Name			☐ Schedule E/F, l ☐ Schedule G, lin	
-	Number Street				<u> </u>
	City	State	ZIP Code		
32				□ Schodulo D !in	
3.2	Name			_ □ Schedule D, lin □ Schedule E/F, l	
				☐ Schedule G, lin	
-	Number Street			_	
	City	State	ZIP Code		

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 23 of 43

Fill	in this information to	identify your ca	ase:									
Del	otor 1	Adrian D Sw	riezak				_					
	otor 2 buse, if filing)						_					
Uni	ted States Bankrupt	cy Court for the	NORTHERN DISTRIC	T OF ILL	INOIS							
	se number nown)			-					imended ipplemei	nt showing p	postpetition chaptowing date:	er
0	fficial Form	<u> 1061</u>						MM	/ DD/ Y\	/YY		
S	chedule I: \	Your Inc	ome								1:	2/1
spo atta	use. If you are sepa ch a separate shee	arated and you	are married and not filii r spouse is not filing wi On the top of any additi	th you, d	o not inclu	de infor	mation	about yo	our spou	use. If more	e space is neede	
1.	Fill in your employment information.			Debtor	Debtor 1			D	ebtor 2	or non-filin	ıg spouse	
	If you have more than one job,	Fundament status	■ Employed] Emplo	yed				
	attach a separate properties information about a		Employment status	☐ Not employed				Not em	nployed			
	employers.		Occupation	Techn	ician			S	tudent			
	Include part-time, s self-employed wor		Employer's name	USIC								
	Occupation may in or homemaker, if it		Employer's address		ak Creek l ard, IL 60 ²							
			How long employed t	here?	7 mont	hs						
Par	t 2: Give Deta	ails About Mor	thly Income									
spou If yo	use unless you are s	eparated. spouse have mo	ore than one employer, co									
1101	c space, attach a sej	parate sheet to	uns 101111.				F	or Debto	r 1	For Debto		
2.			ry, and commissions (becalculate what the monthle			2.	\$	2,73	80.00	\$	0.00	

650.00

3,380.00

+\$

0.00

0.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 24 of 43

					For	Debtor 1		Debtor	2 or spouse	
	Сор	y line 4 here	4.		\$	3,380.00	\$	illing s	0.00	
5.	l iet	all payroll deductions:								
J.			E.	_	æ	040.67	¢		0.00	
	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans		a. b.	\$_ \$	918.67 0.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans		C.	\$ -	0.00	\$-		0.00	
	5d.	Required repayments of retirement fund loans		d.	\$	0.00	\$		0.00	
	5e.	Insurance		e.	\$-	0.00	\$		0.00	
	5f.	Domestic support obligations	51	f.	\$	0.00	\$		0.00	
	5g.	Union dues	5	g.	\$	0.00	\$		0.00	
	5h.	Other deductions. Specify: Uniform		h.+	\$	64.89	+ \$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.		\$	983.56	\$		0.00	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,396.44	\$		0.00	
	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	81 86 86 86		\$	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ + \$		0.00 0.00 0.00 0.00 0.00 0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	0.00	\$		0.00	
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		2,396.44 + \$		0.00	= \$	2,396.44
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· -					` —	_,,
	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your right friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not a cify:	dep			•			∍ J. +\$	0.00
		the amount in the last column of line 10 to the amount in line 11. The rest is that amount on the Summary of Schedules and Statistical Summary of Certainies				•		12.	\$	2,396.44
13.	Do y ■	vou expect an increase or decrease within the year after you file this form? No. Ves Evoluin	?						Combin monthly	ed / income

Official Form 106I Schedule I: Your Income page 2

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 25 of 43

Fill i	n this information to ide	entify your case:			1		
Debt	or 1 Adriar	n D Swiezak			Che	ck if this is: An amended filing	
Debt	or 2 use, if filing)					A supplement show 13 expenses as of	wing postpetition chapter the following date:
` '		rt for the: NORTI	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	. ,	101 tilo. 1101(11	TERRE DIGITAL OF TEET			, 55, 1111	
(If kn	e number nown)						
Of	ficial Form 10	D6J					
	hedule J: Y				_		12/15
info		e is needed, atta	e. If two married people are such another sheet to this on.				
Part	1: Describe Your	Household					
١.	No. Go to line 2.						
	☐ Yes. Does Debtor	· 2 live in a sepa	rate household?				
	☐ No ☐ Yes. Debto	or 2 must file Offic	ial Form 106J-2, <i>Expense</i> s	for Separate House	e <i>hold</i> of Deb	tor 2.	
2.	Do you have depend	dents? ■ No					
	Do not list Debtor 1 a Debtor 2.	nd Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the dependents names.						□ No □ Yes
	dependents names.						☐ Yes
							☐ Yes
							□ No □ Yes
							□ No
2	Do your expenses in		_				☐ Yes
3.	expenses of people	other than	l _{No} l Yes				
	yourself and your de	ependents?	res				
Esti expe		as of your bankr	ly Expenses uptcy filing date unless y cy is filed. If this is a supp				
the			government assistance in cluded it on Schedule I: Y			Your exp	enses
(OIII	iciai Foriii 100i.)					Tour oxp	
4.	The rental or home of payments and any re		nses for your residence. In or lot.	nclude first mortgag	e 4. \$	S	400.00
	If not included in lin	e 4:					
	4a. Real estate tax				4a. \$	·	0.00
		eowner's, or rente			4b. \$		0.00
		ance, repair, and association or cor	upkeep expenses Idominium dues		4c. \$ 4d. \$		20.00 0.00
5.			our residence, such as ho	me equity loans	5. 9	·	0.00

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 26 of 43

ebtor 1 A	drian D Swiezak	Case num	ber (if known)	
. Utilities	:			
	lectricity, heat, natural gas	6a.	\$	325.00
6b. V	/ater, sewer, garbage collection	6b.	\$	10.00
6c. T	elephone, cell phone, Internet, satellite, and cable services	6c.	\$	180.00
6d. C	other. Specify:	6d.	\$	0.00
Food a	nd housekeeping supplies		\$	400.00
	re and children's education costs	8.	\$	0.00
Clothin	g, laundry, and dry cleaning	9.	\$	100.00
	al care products and services	10.	\$	100.00
	l and dental expenses	11.	\$	20.00
	ortation. Include gas, maintenance, bus or train fare.		•	
	nclude car payments.	12.	\$	300.00
3. Enterta	inment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
I. Charita	ble contributions and religious donations	14.	\$	0.00
5. Insura r				
	nclude insurance deducted from your pay or included in lines 4 or 20.		•	
	ife insurance	15a.		20.00
	lealth insurance		·	0.00
	ehicle insurance	15c.	\$	350.00
	other insurance. Specify:	15d.	\$	0.00
Specify		16.	\$	0.00
	nent or lease payments:		•	
	ar payments for Vehicle 1	17a.	· ·	334.00
	ar payments for Vehicle 2	17b.	\$	0.00
	other. Specify:	17c.	\$	0.00
	other. Specify:	17d.	\$	0.00
	ayments of alimony, maintenance, and support that you did not report as		¢.	0.00
	ed from your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.	\$	
	ayments you make to support others who do not live with you.	40	\$	0.00
Specify		19.		
	eal property expenses not included in lines 4 or 5 of this form or on Sche lortgages on other property	20a.		0.00
	eal estate taxes	20b.		0.00
	roperty, homeowner's, or renter's insurance	20b. 20c.		0.00
	•	20d.		
	laintenance, repair, and upkeep expenses lomeowner's association or condominium dues		·	0.00
		20e.	\$	0.00
l. Other:	Specify: College Tuition _ Spouse	21.	+\$	200.00
. Calcula	te your monthly expenses			
22a. Ad	d lines 4 through 21.		\$	2,809.00
22b. Cc	py line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	<u> </u>
	d line 22a and 22b. The result is your monthly expenses.		\$	2,809.00
				2,003.00
	te your monthly net income.			
	opy line 12 (your combined monthly income) from Schedule I.	23a.		2,396.44
23b. C	opy your monthly expenses from line 22c above.	23b.	-\$	2,809.00
	ubtract your monthly expenses from your monthly income.	23c.	¢	-412.56
	he result is your <i>monthly net income</i> .	23C.	ıΨ	-412.30

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes.

Explain here: Will be moving and anticipate rent for apartment to be about \$1000 per month. Also overtime income will be reduced by 50 percent in the in the fall and winter.

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 27 of 43

Fill in this info	ormation to identify your	case:			
Debtor 1	Adrian D Swiezak				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	_	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT	F OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
			Debtor's Sc		12/15
obtaining mone		n connection with a ban			t, concealing property, or imprisonment for up to 20
Si	gn Below				
Did you p	pay or agree to pay some	one who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				cy Petition Preparer's Notice,
				Declaration, and	Signature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the sum	nmary and schedules filed	l with this declaration an	d
X /s/ Ac	drian D Swiezak		X		
Adria	n D Swiezak		Signature of I	Debtor 2	
Signat	ture of Debtor 1				
Date	September 2, 2016		Date		

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 28 of 43

Debto	or 1	Adrian D Swiez	ak								
		First Name	Middle Name	Last Name							
Debto	or 2 e if, filing)	First Name	Middle Name	Last Name							
` .											
Unite	d States Bar	kruptcy Court for the	NORTHERN DISTRICT C	OF ILLINOIS							
1	number _										
(if knov	vn)					Check if this is an amended filing					
						amended ming					
Ott:	oial Ear	m 107									
	<u>cial For</u>		Affaira far Indivis	luala Filina far D							
			Affairs for Individ			4/1					
			sible. If two married people a , attach a separate sheet to t								
). Answer every que			y additional pages, write y	our nume una ouse					
Part	Give D	etails About Your M	arital Status and Where You	Lived Before							
1. V	vnat is your	current marital stat	us?								
I	Married										
	☐ Not mari	ied									
2. C	ouring the la	ring the last 3 years, have you lived anywhere other than where you live now?									
г	J No										
		all of the places you	lived in the last 3 years. Do no	ot include where you live now	<i>I</i> .						
		, ,	,	,		Datas Daktas 0					
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	aress:	Dates Debtor 2 lived there					
	9220 Sally		From-To:	☐ Same as Debtor	1	☐ Same as Debtor 1					
	Schiller Pa	rk, IL 60176	05/2014 to 06/2016			From-To:					
-			00/2010								
3. V	Vithin the la	st 8 vears, did vou e	ver live with a spouse or leg	ial equivalent in a commun	ity property state or territo	rv? (Community property					
			alifornia, Idaho, Louisiana, Nev								
	No										
•	_	ke sure vou fill out So	hedule H: Your Codebtors (Of	ficial Form 106H).							
		,	(-	,							
Part :	2 Explain	the Sources of You	ur Income								
4. C	id vou have	anv income from e	mployment or from operatin	g a business during this ve	ear or the two previous cal	endar vears?					
F	ill in the tota	amount of income yo	ou received from all jobs and a	all businesses, including part	time activities.	•					
"	you are illin	g a joint case and you	Thave income that you receive	e together, list it only once ur	idei Debioi 1.						
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income	Gross income	Sources of income	Gross income					
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)					
Ea- !	net onlands	woor:	_	,	□ \\\\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\	and oxoldolonoj					
	ast calendar uary 1 to De	year: cember 31, 2015)	■ Wages, commissions,	\$20,535.00	☐ Wages, commissions, bonuses, tips						
-	-	•	bonuses, tips		☐ Operating a business						
			Operating a business		- Operating a business						

Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40

Case 16-28343 Desc Main Page 29 of 43 Document Case number (if known) Debtor 1 Adrian D Swiezak Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$16,900.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment Amount you **Total amount** Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for alimony.

Yes. List all payments to an insider.

Insider's Name and Address Dates of payment Reason for this payment **Total amount** Amount you paid still owe

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main

Page 30 of 43 Case number (if known) Document Debtor 1 Adrian D Swiezak

8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.								
	No								
	Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name			
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures							
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.								
	■ No □ Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case			
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		rty repossessed, f	oreclosed, garnis	hed, attached	d, seized, or levied?			
	Creditor Name and Address	Describe the Property		Date		Value of the			
		Explain what happened				property			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No ■ Yes. Fill in the details.		uding a bank or fir	nancial institution	, set off any a	amounts from your			
	Creditor Name and Address	Describe the action the	creditor took	Date taken	action was	Amount			
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		rty in the possess	ion of an assigne	e for the bene	efit of creditors, a			
Par	t 5: List Certain Gifts and Contributions								
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gifts	with a total value	of more than \$60	0 per person'	?			
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value			
	Person to Whom You Gave the Gift and Address:								
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? No Yes. Fill in the details for each gift or contribution.								
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you	contributed	Dates	s you ibuted	Value			
Par	t 6: List Certain Losses								

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 31 of 43

Del	otor 1 Adrian D Swiezak			Case number	(if known)				
	or gambling?								
	■ No								
	☐ Yes. Fill in the details.								
	Describe the property you lost and	Descri	be any insurance coverage for the le	oss	Date of your	Value of property			
	how the loss occurred		e the amount that insurance has paid. Lance claims on line 33 of Schedule A/B:		loss	lost			
Pa	rt 7: List Certain Payments or Transfe	ers							
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition	r preparii	ng a bankruptcy petition?			rty to anyone you			
	□ No								
	Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any prop transferred	Date payment or transfer was made	Amount of payment				
	Credit Counseling Advising \$9.76								
	ASM Law P.C 11 Douglas Avenue Suite 203 Elgin, IL 60120 OFFICE@ASMLAWPC.COM		Attorney Fees			\$1,200.00			
17.	Within 1 year before you filed for bankr promised to help you deal with your cro Do not include any payment or transfer the	editors o	r to make payments to your creditor		or transfer any prope	rty to anyone who			
	■ No								
	☐ Yes. Fill in the details.								
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment			
18.	Within 2 years before you filed for bank transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have a second in the course of th	our busin ers made a	less or financial affairs? as security (such as the granting of a s						
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts change	Date transfer was made			
	Person's relationship to you			Paid III 0A					
19.	Within 10 years before you filed for bar beneficiary? (These are often called asse ■ No ■ Yes. Fill in the details.			elf-settled tro	ust or similar device	of which you are a			
	Name of trust		Description and value of the prope	erty transferr	ed	Date Transfer was			
			,	,					

made

Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Case 16-28343 Desc Main Document

Page 32 of 43 Case number (if known) Debtor 1 Adrian D Swiezak

Pa	rt 8: List of Certain Financial Accounts, In	etriii	ments Safe Deno	sit Boyes and St	torage Unit	te				
	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	cy, w or ot	rere any financial a	accounts or instr	ruments he	eld in your name, or for y				
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		st 4 digits of count number	Type of accoinstrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 cash, or other valuables?	year	before you filed for	or bankruptcy, a	ny safe de	posit box or other depos	itory for securities,			
	■ No □ Yes. Fill in the details.									
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code) State and ZIP Code) Describe the contents Address (Number, Street, City, State and ZIP Code)						Do you still have it?			
22.										
	■ No □ Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)		Who else has of to it? Address (Number State and ZIP Code)		Describe	the contents	Do you still have it?			
Pa	rt 9: Identify Property You Hold or Control	l for	Someone Else							
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.									
	■ No □ Yes. Fill in the details.									
	Owner's Name Address (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City Code)		Describe	the property	Value			
Pa	t 10: Give Details About Environmental Inf	forma	ation							
For	the purpose of Part 10, the following definit	ions	apply:							
	Environmental law means any federal, state toxic substances, wastes, or material into tregulations controlling the cleanup of these	the a	ir, land, soil, surfa	ce water, ground	• .					
	Site means any location, facility, or propert to own, operate, or utilize it, including disp	-	-	environmental	law, wheth	ner you now own, operate	e, or utilize it or used			
	Hazardous material means anything an envi hazardous material, pollutant, contaminant			s as a hazardous	s waste, ha	zardous substance, toxi	c substance,			
Rep	ort all notices, releases, and proceedings th	nat yo	ou know about, re	gardless of wher	n they occi	urred.				
24.	Has any governmental unit notified you that	at you	u may be liable or	potentially liable	under or i	n violation of an environ	mental law?			
	■ No □ Yes. Fill in the details.									
	Name of site		Governmental u	mit	Envir	onmontal law if you	Date of notice			

Address (Number, Street, City, State and

ZIP Code)

know it

Address (Number, Street, City, State and ZIP Code)

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 33 of 43

Deb	otor 1 Adrian D Swiezak	Document Page 33	of 43	} se number (<i>if known</i>)							
Dob	Adrian D Owiezak		Out								
25.	Have you notified any governmental unit of	any release of hazardous material?									
	■ No										
	Yes. Fill in the details.										
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice						
26.	Have you been a party in any judicial or adm	inistrative proceeding under any en	vironn	nental law? Include settlements	and orders.						
	■ No										
	☐ Yes. Fill in the details.										
	Case Title Case Number	Court or agency Name Address (Number, Street, City,	Nat	ture of the case	Status of the case						
		State and ZIP Code)									
Part	t 11: Give Details About Your Business or 0	Connections to Any Business									
27.	Within 4 years before you filed for bankrupto	cy, did you own a business or have a	any of	the following connections to a	ny business?						
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity	y, eith	er full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)										
	☐ A partner in a partnership										
	☐ An officer, director, or managing exe	ecutive of a corporation									
	☐ An owner of at least 5% of the voting	·	n								
	_										
	No. None of the above applies. Go to P										
	Yes. Check all that apply above and fill										
	Business Name Address	Describe the nature of the business	5	Employer Identification numb Do not include Social Security							
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	e of accountant or bookkeeper Dates business existe								
	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.										
	■ No										
	☐ Yes. Fill in the details below.										
	Name Address	Date Issued									
	(Number, Street, City, State and ZIP Code)										
Part	t 12: Sign Below										
are t	re read the answers on this <i>Statement of Fine</i> rue and correct. I understand that making a fabankruptcy case can result in fines up to \$.S.C. §§ 152, 1341, 1519, and 3571.	alse statement, concealing property	, or ol	otaining money or property by f	that the answers raud in connection						
/s/	Adrian D Swiezak										
	rian D Swiezak nature of Debtor 1	Signature of Debtor 2									
Date	September 2, 2016	Date									
Did y ■ N	you attach additional pages to Your Stateme	nt of Financial Affairs for Individuals	Filing	g for Bankruptcy (Official Form	107)?						
ПΥ	es										
Did y	you pay or agree to pay someone who is not	an attorney to help you fill out bank	ruptcy	forms?							

___. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Statement of Financial Affairs for Individuals Filing for Bankruptcy

 \square Yes. Name of Person $_$

Official Form 107

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Page 34 of 43
Case number (if known) Document

Debtor 1 Adrian D Swiezak

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 35 of 43

Fill in this inform	mation to identify your	case:			
Debtor 1	Adrian D Swiezak				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	ankruptcy Court for the:	NORTHERN DIST	TRICT OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Fo Statemer		n for Indiv	riduals Filing Under	Chapter 7	, 12/15
_	ividual filing under cha e claims secured by yo		l out this form if:		
■ you have leas You must file thi	sed personal property a is form with the court w ever is earlier, unless th	and the lease has no rithin 30 days after	ot expired. you file your bankruptcy petition or b e time for cause. You must also send		
	eople are filing togethen and date the form.	in a joint case, bo	th are equally responsible for supplyi	ng correct inform	ation. Both debtors must
	and accurate as possib our name and case nur		s needed, attach a separate sheet to the	nis form. On the to	op of any additional pages,
Part 1: List Yo	our Creditors Who Have	Secured Claims			
1. For any credite	•	art 1 of Schedule D	: Creditors Who Have Claims Secured	d by Property (Offi	cial Form 106D), fill in the
	editor and the property t	hat is collateral	What do you intend to do with the particles and secures a debt?	property that	Did you claim the property as exempt on Schedule C?
	antage West Credit (Jnion	Surrender the property.		■ No
name:			☐ Retain the property and redeem it☐ Retain the property and enter into		□Yes
Description of			Reaffirmation Agreement.	u	
property securing debt:	Location: 5211 N. Street, Chicago IL		☐ Retain the property and [explain]:		
Part 2: List Yo	our Unexpired Persona	I Property Leases			
For any unexpire in the informatio	ed personal property le on below. Do not list rea	ase that you listed al estate leases. Un	in Schedule G: Executory Contracts a expired leases are leases that are stil the trustee does not assume it. 11 U.S	I in effect; the leas	
Describe your u	nexpired personal prop	perty leases		Will	the lease be assumed?
Lessor's name:				-	No
Description of lea	ased			ш.	10
Property:				□ `	Yes
Lessor's name:				1 🗆	No
Description of lea Property:	ased				Yes
Lessor's name:				1	

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 36 of 43

Deb	tor 1	Adrian D Swiezak	Case number (if known)	
	criptior perty:	n of leased		Yes
Des	sor's na criptior perty:	ame: n of leased		
Des	sor's na criptior perty:	ame: n of leased		No
Des	sor's na criptior perty:	ame: n of leased		
Des	sor's na criptior perty:	ame: n of leased		
Part	3:	Sign Below		
		alty of perjury, I declare that I have indicate at is subject to an unexpired lease.	ed my intention about any property of my estate that secures	s a debt and any personal
X	Adria	drian D Swiezak an D Swiezak ture of Debtor 1	Signature of Debtor 2	
	Date	September 2, 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 41 of 43

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re Adrian D Swiezak		Case N	Го.	
		Debtor(s)	Chapte	7	
	DISCLOSURE OF COMPE	ENSATION OF ATTOI	RNEY FOR	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 compensation paid to me within one year before the fili be rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	or agreed to be p	aid to me, for serv	
	For legal services, I have agreed to accept		\$	1,200.00	_
	Prior to the filing of this statement I have received		\$	1,200.00	_
	Balance Due		\$	0.00	_
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are m	embers and associ	ates of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				f my law firm. A
5.	In return for the above-disclosed fee, I have agreed to r	render legal service for all aspect	s of the bankrupto	cy case, including:	
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, sta c. Representation of the debtor at the meeting of credit d. [Other provisions as needed] Negotiations with secured creditors to 	atement of affairs and plan which tors and confirmation hearing, ar reduce to market value; exe	may be required and any adjourned emption planni	thearings thereof;	and filing of
	reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho		and filing of m	iotions pursuan	t to 11 USC
5.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any diany other adversary proceeding.	ee does not include the following ischargeability actions, judi	g service: cial lien avoida	nces, relief fron	n stay actions or
		CERTIFICATION			
thi	I certify that the foregoing is a complete statement of ar s bankruptcy proceeding.	ny agreement or arrangement for	payment to me for	or representation of	f the debtor(s) in
	September 2, 2016	/s/ Adil S. Moham	ımed		
	Date	Adil S. Mohamme Signature of Attorne ASM Law P.C 11 Douglas Aven	y		
		Suite 203	~~		
		Elgin, IL 60120 847-231-3999 Fa OFFICE@ASMLA		0	
		Name of law firm			-

Case 16-28343 Doc 1 Filed 09/02/16 Entered 09/02/16 12:55:40 Desc Main Document Page 42 of 43

United States Bankruptcy Court Northern District of Illinois

In re	Adrian D Swiezak		Case No.		
		Debtor(s)	Chapter 7		
	VE	CRIFICATION OF CREDITOR M	IATRIX		
		Number of	Creditors:	5	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	September 2, 2016	/s/ Adrian D Swiezak Adrian D Swiezak Signature of Debtor			

Capital One Po Box 30285 Salt Lake City, UT 84130

Capital One Po Box 30285 Salt Lake City, UT 84130

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606

Vantage West Credit Union PO Box 15115 Tucson, AZ 85708